

Loss Prevention

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Driver safety: Preventing common vehicle collisions

According to past Zurich claims experience, the most frequent types of vehicle accidents can be placed into three categories:

- Rear-end collisions
- Accidents occurring at intersections
- Backing accidents

While categorizing accidents is easy; preventing them is much more difficult. Prevention starts with education. Let's review the top three accident types and outline how to avoid them.

Rear-end collisions

Problem: Rear-end collisions are often the most costly type of accident and have the capacity to cause serious injuries. The National Transportation Safety Board reports that between 2012 and 2014, almost half of all two-vehicle crashes were rear-end crashes.¹ These accidents can result in insurance payouts in the hundreds to the tens of thousands depending on the severity of the accident. These losses are certainly cause for concern, but there is good news: most collisions are preventable.

A rear-end collision occurs when one vehicle crashes into the vehicle in front of it. Under ideal road conditions, a car traveling at 65 mph needs to keep a distance greater than that of a football field to come to a complete stop safely.² At that speed, the car will travel more than 70 feet in the time it takes the driver to move his foot from the floor to the brake pedal (three-quarters of a second). When rain or snow is added to the equation, it's important to remember that the need for

additional distance increases dramatically. Also, don't put reliance on the anti-lock brake systems (ABS). The ABS may not stop the vehicle quickly enough and may actually extend the braking distance.

Attentiveness is another significant factor in rear-end collisions and has been attributed to an average of nine deaths each day.³ If the driver looks down for just one second while driving 65 mph, their vehicle has traveled almost 100 feet, unattended. What are people doing instead of driving? They are texting, smoking, drinking, eating, reading, watching their children, talking to passengers, talking on cell phones, adjusting the radio, shaving, etc.

Prevention: Maintaining a safe following distance under all road conditions is one key to helping reduce the likelihood of this type of accident. Under ideal road conditions in an average-sized vehicle, applying a "two-second rule" is the best way to maintain a safe distance between two vehicles. It is also simple to do and can be used at any speed. The driver watches the vehicle in front of him pass a fixed object such as a road sign or mile marker. Then he counts, "One thousand one, one thousand two." If the counting driver's vehicle reaches the fixed object before he finishes counting, he is following too closely. He should slow down until he is two seconds behind the vehicle in front of him.

Caution! Various conditions require the use of the "two-plus rule." This rule adds an additional second for each adverse condition. Adverse weather of any kind – rain, fog, snow, or sleet – requires additional following distance. Other factors also necessitate adding distance. When

following a motorcycle, the driver should use the two-plus rule, because motorcycles can stop more quickly than a car or truck. In addition, when the driver is being followed by a truck, he may be able to stop quickly enough to avoid a collision with the vehicle ahead of him, but the truck behind him may not be capable of stopping that quickly. If a truck is following the driver too closely, he should slow down, move to the right, and give the truck every opportunity to pass.

Distractions can be best addressed by keeping focus on the task at hand – driving. Drivers should constantly scan the road ahead and check rearview mirrors. They should pull over to the side of the road (in a safe place) to look at maps, read paperwork, or to talk on a cell phone or adjust the radio. When behind the steering wheel, nothing is more important than driving. It can literally be a matter of life and death. Implementing a distracted driver policy and ensuring any drivers for your business know that policy can help deter common forms of inattentive driving and can be an effective way to help protect your business.

Accidents occurring at intersections

Problem: According to the Federal Highway Administration, each year an average of one quarter of all traffic fatalities and roughly half of all traffic injuries are attributed to collisions at intersections.⁴ Such accidents are primarily caused by a driver's failure to yield the right of way. Taking the right of way for granted, even if the driver is entitled to it, can leave him "dead right." Left-hand turns expose a vehicle and its passengers at the weakest point on the vehicle, the side doors. Extreme caution should be used when entering an intersection. Bumpers and front airbags do little to protect the passenger in a side-impact collision.

Prevention: First, if possible, avoid intersections and left-hand turns and plan driving routes with right-hand turns when available. Intersections with stoplights are safer than intersections with stop signs. Always be courteous and be prepared to yield the right of way at any intersection. At four-way stops, yield to vehicles that arrived first and always yield to pedestrians. If two vehicles arrive at the

same time, the vehicle on the left should yield to the one on the right. Beware of the green light that you see from a distance especially when you do not know when it first changed. These are referred to as "stale green lights" and are due to change at any moment. Remember a yellow light means caution, prepare to stop, not "put the pedal to the metal." When the light turns green, avoid the urge to accelerate immediately into the intersection. Take an extra second or two to scan left and right, and then left again to look for oncoming traffic. It doesn't have to be you who made the error in order to be the one who pays for it.

Backing accidents

Problem: Although generally minor in nature, backing vehicles are responsible for a very large number of accidents. The potential for serious injuries does exist; small children are especially difficult to see when backing large vehicles.

Prevention: The easiest way to prevent backing accidents is to avoid backing up if you can. Many of the largest commercial delivery services instruct their drivers to park in a manner or place so they can avoid backing up at all. Generally speaking, in most cases it is possible to pull through a parking space, allowing the ability to drive forward out of the space and avoid backing up. The second option is to back into a parking space upon arrival in order to avoid backing up later. This approach is preferable, because the driver has a good view of the space and conditions are unlikely to change. Weather conditions, as well as vehicle and pedestrian traffic, can change while the driver is away from the vehicle, making a backing maneuver much more difficult. A third option, which is often used by RV dealers, is a "buddy system," where larger vehicles have two employees present so one can guide the other from outside the vehicle. In situations like this, we recommend utilizing a form of walkie-talkie or other communication device to avoid confusion from outside noises.

If backing up is necessary, do so cautiously. The driver should walk around and/or look behind the vehicle before backing. Utility companies often require their employees to place orange cones behind their vehicles whenever they're parked to force the driver to look behind

the vehicle before backing. Remember, vehicles or pedestrians can appear in the area behind the vehicle at any time. Ensure that the vehicle is equipped with sufficient mirrors to give the driver the best view of what is behind the vehicle, especially if there is no line of sight through the back window.

Most accidents can be avoided by staying alert, following at a safe distance, focusing on driving, and by being courteous. Without exception, drivers should always wear a seatbelt. Defensive drivers expect the unexpected and take nothing for granted. They never assume that the other driver is going to behave in any specific manner, and they are always prepared to take evasive action.

More information

To promote driver safety, Zurich has developed a training program titled "Stepping Out for Safety" for our customers. Conveniently packaged in a self-contained binder, this program is designed to help heighten employee awareness of auto liability and driver safety issues. For more information about the program, contact your Zurich Account Executive.

References

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3. Centers for Disease Control and Prevention, National Center for Injury Prevention and Control. Distracted Driving. 9 June 2017. https://www.cdc.gov/motorvehiclesafety/distracted_driving/index.html
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